

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
GOLDBERG, LARRY M	§	Case No. 09-35681
	§	
Debtor(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that JOSEPH E. COHEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF BANKRUPTCY COURT

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 0 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 1:30 PM on 06/07/2013 in Courtroom ,

North Branch Court  
1792 Nicole lane  
Round Lake Beach, IL 60073

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_ By: \_\_\_\_\_  
Clerk, U.S. Bankruptcy Court

*JOSEPH E. COHEN  
105 WEST MADISON STREET  
SUITE 1100  
CHICAGO, IL 60602-0000*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
§  
GOLDBERG, LARRY M § Case No. 09-35681  
§  
Debtor(s) §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	100,050.19
and approved disbursements of	\$	2,267.06
leaving a balance on hand of <sup>1</sup>	\$	97,783.13

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$ 8,252.51	\$ 0.00	\$ 8,252.51
Trustee Expenses: JOSEPH E. COHEN	\$ 71.04	\$ 0.00	\$ 71.04
Attorney for Trustee Fees: COHEN & KROL	\$ 9,232.25	\$ 0.00	\$ 9,232.25
Accountant for Trustee Fees: COOKE & LEWIS LTD	\$ 2,125.00	\$ 0.00	\$ 2,125.00
Accountant for Trustee Expenses: COOKE & LEWIS LTD	\$ 270.00	\$ 0.00	\$ 270.00
Other: INTERNATIONAL SURETIES, LTD.	\$ 235.84	\$ 235.84	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 19,950.80

Remaining Balance \$ 77,832.33

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 414,229.11 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 18.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Advanta Bank Corp. POB 3001 Malvern, PA 19355-0701	\$ 37,282.85	\$ 0.00	\$ 7,005.33
000002	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$ 43,424.44	\$ 0.00	\$ 8,159.31
000003	American Express Bank, FSB POB 3001 Malvern, PA 19355-0701	\$ 54,936.84	\$ 0.00	\$ 10,322.46
000004	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	\$ 2,335.12	\$ 0.00	\$ 438.76

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000005	CAPITAL ONE BANK (USA), N.A. BY AMERICAN INFOSOURCE LP AS AGENT ASSIG Capital One Bank USA, N.A. PO Box 71083 Charlotte, NC 28272-1083	\$ 11,053.37	\$ 0.00	\$ 2,076.89
000006	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. c/o Gm POB 41067 NORFOLK VA 23541	\$ 7,916.59	\$ 0.00	\$ 1,487.50
000007	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	\$ 6,824.17	\$ 0.00	\$ 1,282.24
000008	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	\$ 5,411.11	\$ 0.00	\$ 1,016.73
000009	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	\$ 2,828.73	\$ 0.00	\$ 531.51

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000011	BMO Harris Bank N.A., f/k/a Harris N.A. Donna Rizzuto 200 South Michigan Avenue, Suite 1100 Chicago, IL 60604	\$ 242,215.89	\$ 0.00	\$ 45,511.60
Total to be paid to timely general unsecured creditors				\$ 77,832.33
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/JOSEPH E. COHEN  
TRUSTEE

JOSEPH E. COHEN  
105 WEST MADISON STREET  
SUITE 1100  
CHICAGO, IL 60602-0000

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 8**  
**United States Bankruptcy Court**  
**Northern District of Illinois**

In re:  
 Larry M Goldberg  
 Debtor

Case No. 09-35681-ABG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: mflowers  
Form ID: pdf006Page 1 of 3  
Total Noticed: 28

Date Rcvd: May 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2013.

db +Larry M Goldberg, 28432 West Harvest Glen Circle, Cary, IL 60013-2311  
 14498376 Advanta, PO Box 88088, Philadelphia, PA 19101  
 14732232 Advanta Bank Corp., POB 3001, Malvern, PA 19355-0701  
 14498377 +American Express, PO Box 981535, El Paso, TX 79998-1535  
 14763472 American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701  
 14710878 +BANK OF AMERICA, POB 15019, WILMINGTON,DE 19886-5019  
 20045661 +BMO Harris Bank N.A., f/k/a Harris N.A., Donna Rizzuto, 200 South Michigan Avenue, Suite 1100, Chicago, IL 60604-2461  
 14952476 CAPITAL ONE BANK (USA), N.A., BY AMERICAN INFOSOURCE LP AS AGENT ASSIG,  
 Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14498378 +Capital One, PO Box 6492, Carol Stream, IL 60197-6492  
 14756927 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 14498379 +Chase Card Member Service, PO Box 15153, Wilmington, DE 19886-5153  
 14498380 +Citibank/Exxon, PO Box 6494, Sioux Falls, SD 57117-6494  
 14498381 +First Data Global Leasing, PO Box 407092, Coral Springs, FL 33340-7092  
 14498383 +HSBC Card Services, PO Box 37281, Baltimore, MD 21297-3281  
 14498382 +Harris Bank, PO Box 88840, Carol Stream, IL 60188-0840  
 14548147 +Indiana University Student Loan, Adm, Pob 6210, Indianapolis, IN 46206-6210  
 14498385 +Jeffrey Schieve, c/o Calvin C. Campbell, 331 W. State Street, Sycamore, IL 60178-1420  
 14498386 +Litton Loan Servicing, 4828 Loop Central Drive, Houston, TX 77081-2166  
 14536293 +Litton Loan Servicing, LP., PO BOX 829009, Dallas, TX 75382-9009  
 14964902 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Gm, POB 41067, NORFOLK VA 23541-1067  
 14498387 +Pete Waterson, 881 Dakota Drive, Woodstock, IL 60098-6507  
 14498389 +Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386  
 14498390 +United Mileage Plus, PO Box 15153, Wilmington, DE 19886-5153

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14710879 +E-mail/PDF: mrdiscen@discoverfinancial.com May 11 2013 16:44:17 DISCOVER CARD, POB 6103,  
 CAROL SRTEAM , IL 60197-6103  
 15162177 E-mail/PDF: mrdiscen@discoverfinancial.com May 11 2013 16:44:17 Discover Bank,  
 Dfs Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
 15005154 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 11 2013 17:01:40  
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
 Oklahoma City, OK 73124-8809  
 14925812 +E-mail/Text: resurgentbknotifications@resurgent.com May 11 2013 14:33:18  
 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
 PO Box 19008, Greenville, SC 29602-9008  
 14498388 E-mail/PDF: pa\_dc\_claims@salliemae.com May 11 2013 17:25:31 Sallie Mae, 1002 Arthur Avenue,  
 Panama City, FL 32401

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 14710880\* +FIRST DATA GLOBAL LEASING, POB 407092, CORAL SPRINGS, FL 33340-7092  
 14543362\* +Litton Loan Servicing LP, Pob 829009, Dallas, TX 75382-9009  
 15200727\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 14498375 ##+12 Oaks at Morningside Condo Asn, c/o Lieberman Management Services, 355 W. Dundee Road,  
 Buffalo Grove, IL 60089-3500  
 14498384 ##+IPayment, Inc., 26707 W. Agoura Road, Calabasas, CA 91302-3829

TOTALS: 0, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: mflowers  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 28

Date Rcvd: May 11, 2013

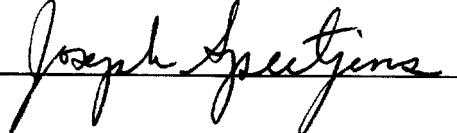
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2013

Signature:



District/off: 0752-1

User: mflowers  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 28

Date Rcvd: May 11, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2013 at the address(es) listed below:

Donna Rizzuto on behalf of Creditor BMO HARRIS BANK N.A. drizzuto@howardandhoward.com, kperez@howardandhoward.com  
Joseph E Cohen jcohen@cohenandkrol.com, jcohen@ecf.epiqsystems.com; jcohenattorney@aol.com  
Joseph E Cohen on behalf of Accountant Cooke & Lewis Ltd jcohen@cohenandkrol.com,  
jcohen@ecf.epiqsystems.com; jcohenattorney@aol.com  
Joseph E Cohen on behalf of Attorney Cohen & Krol jcohen@cohenandkrol.com,  
jcohen@ecf.epiqsystems.com; jcohenattorney@aol.com  
Joseph E Cohen on behalf of Trustee Joseph E Cohen jcohen@cohenandkrol.com,  
jcohen@ecf.epiqsystems.com; jcohenattorney@aol.com  
Lester A Ottenheimer, III on behalf of Debtor Larry M Goldberg lottenheimer@olawgroup.com,  
nfishkin@olawgroup.com  
Matthew C Abad on behalf of Creditor Harris N.A. abad@bcclegal.com  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov  
Ronald J. Kapustka on behalf of Creditor Twelve Oaks at Morningside Condominium Association  
ndaily@ksnlaw.com, bankruptcy@ksnlaw.com  
Terri M Long on behalf of Creditor Litton Loan Servicing, LP Courts@tmlong.com  
Yan Teytelman on behalf of Trustee Joseph E Cohen yan@ytlfarm.com, law\_4321@yahoo.com  
TOTAL: 11